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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant: Isaac, et al. : Examiner:
Serial No.: Not yet known : Group No.:
Filing Date: November 27, 2000 : Attorney Docket No.:
00-40323-US
Title: PERSONALIZED ACCOUNT :
MIGRATION SYSTEM AND
METHOD

NEW APPLICATION TRANSMITTAL

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Enclosed for filing in connection with the above-entitled invention are the
following:

1. An application consisting of:
31 pages of specification,
21 pages of claims,
1 page of abstract, and
4 sheets of informal drawings.

EXPRESS MAIL CERTIFICATE (37 CFR 1.10)

Express Mail Label No. EL 598 335 910 US

Date of Deposit November 27, 2000

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR §1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Name Thomas J. McWilliams

Signature

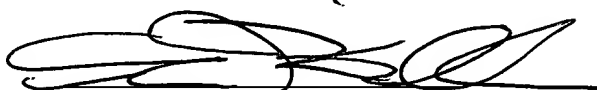


The inventors for this application are Tomy K. Isaac, of 204-15 Foothill Ave.
#B11, Hollis, NY 11423, a United States citizen, and Mark Kasiraja, of 518 Gregory Avenue
#A224, Weehawken, NJ 07087, a citizen of Singapore.

This application qualifies for small entity status.

It is respectfully requested that a Notice to File Missing Parts for this matter be
directed to the undersigned.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'T. McWilliams', written over a horizontal line.

Thomas J. McWilliams
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Dated: November 27, 2000